

IN THE CLAIMS:

The text of all pending claims is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered). None of the claims have been amended.

1. (original) A payment process interacting with an offset payment system, said process comprising: determining, within a computer implemented accounts receivable system separate from the offset payment system, debt to be referred for offset responsive to debt selection criteria; determining, within a computer implemented accounts payable system separate from the offset payment system, a payment to be referred for offset responsive to payment selection criteria; and referring the debt and the payment to the offset payment system responsive to the determinations with the offset payment system performing an offset of the debt and the payment responsive to referral.

2. (original) A process as recited in claim 1, further comprising updating automatically debt records responsive to an offset by the offset payment system.

3. (original) A process as recited in claim 2, wherein debt records comprise general ledger records.

4. (original) A payment process, comprising: determining, within a computer implemented accounts payable financial management system, a payment to be referred for offset of a debt responsive to payment selection criteria; and referring the payment to an offset payment system responsive to the determination.

5. (original) A process as recited in claim 4, further comprising updating automatically payment records responsive to an offset by the offset payment system.

6. (original) A storage media storing a process interacting with an offset payment system, controlling a computer and determining, within a computer implemented accounts receivable financial management system separate from the offset payment system, debt to be referred for offset payment responsive to debt selection criteria, referring the debt to an offset payment system responsive to the determination, determining, within a computer implemented accounts receivable financial management system separate from the accounts receivable system, a payment to be referred for offset of a debt responsive to payment selection criteria, referring the payment to the offset payment system responsive to the determination, and updating debt records in the accounts system responsive to an offset by the offset payment system, and updating automatically payment records in the payable system responsive to the offset by the offset payment system.

7. (original) A payment system, comprising: a financial management system determining debt to be referred for offset responsive to debt selection criteria; and an offset payment system, separate from the financial management system, receiving authorization for a payment, offsetting the payment with the referred debt and notifying said management system of an offset, and said management system updating the debt record responsive to the offset.

8. (original) A payment system, comprising: a financial management system determining a payment to be made and subject to an offset responsive to payment selection criteria; and an offset payment system, separate from the financial management system, receiving the authorization for a debt offset, offsetting the payment with the debt and notifying said management system of an offset, and said management system updating the payment record responsive to the offset.

9. (original) A payment system, comprising: a first financial management system providing accounts receivable functions determining debt to be referred for offset responsive to debt selection criteria, producing a debt offset authorization; a second financial management system providing accounts payable functions, separate from the first system and determining a

payment to be made and subject to offset responsive to payment selection criteria and producing a payment offset authorization; and an offset payment system, separate from the first and second financial management systems, receiving the debt and payment authorizations, offsetting the payment with the referred debt and notifying said first and second management systems of an offset, the first and second management systems updating automatically the debt and payment records within the first and second financial management systems responsive to the offset.

10. (original) A payment process interacting with an offset payment system, comprising: accessing debt selection criteria within a computer implemented financial management system separate from the offset payment system; determining, within the computer implemented financial management system, debt to be referred for offset payment responsive to the debt selection criteria; and referring of the debt, by the computer implemented financial management system, to the offset payment system responsive to the determination.

11. (original) An offset process, comprising: determining, within a computer implemented accounts receivable management system, debt to be referred for offset; determining, within a computer implemented accounts payable management system, a payment to be referred for offset; and referring the debt and payment to an offset payment system for offset and receiving a confirmation of an offset.

12. (original) An offset process, comprising: determining, within a computer implemented accounts receivable management system, debt to be referred for offset; determining, within a computer implemented accounts payable management system, a payment to be referred for offset; referring the debt and payment to an offset payment system for offset and receiving a confirmation of an offset; and performing multiparty accounting functions within each of the accounts receivable and payable systems allocating the offset to multiple sources and destinations.

13. (original) An offset process as recited in claim 12, further comprising: sending notification, by the accounts receivable management system, to the debtor of the offset.

14. (original) An offset process as recited in claim 12, further comprising: sending notification, by the accounts payable management system, to the payee of the offset.

15. (original) An offset process as recited in claim 12, further comprising: sending notification to a third party of the offset.

16. (original) An offset process as recited in claim 12, further comprising: sending notification, by the accounts receivable management system, to the debtor of the offset; sending notification, by the accounts payable management system, to the payee of the offset; and sending notification to a third party of the offset.